



STATE OF MICHIGAN

DEPARTMENT OF TECHNOLOGY, MANAGEMENT & BUDGET  
LANSING

RICK SNYDER  
GOVERNOR

DAVID B. BEHEN  
DIRECTOR

## MINUTES

### Electronic Recording Commission

October 20, 2015

Records Management Services Building  
3400 N. Grand River, Lansing, Michigan.

Board Members Present: Diane Adams, Chair Mary Hollinrake, Christian Meyer, Thomas Richardson, Bambi Somerlott, and Michelle Stevenson.

Board Members Absent and Excused: Donna Krall and Joyce Van Coevering (David Behen's designee)

Also in attendance: Jerome Czaja, Chief Deputy Register; Kent County; and Deborah Stevens

I. CALL TO ORDER. The meeting was called to order by the Chair M. Hollinrake at 10:08 a.m. A quorum was present.

II. APPROVAL OF MINUTES.  
Motion: to approve the minutes of September 16, 2014.

Moved: M. Stevenson                      Second: D. Adams  
Passed: Unanimously

### III. EDUCATION SESSION

A webinar from the National Association of County Recorders, Election Officials and Clerks (NACREC) entitled "What is TRID and why should recorders care?" was shown. Mark Ladd, president of PRIA (Property Records Industry Association) and VP of SimpliFile along with Larry Burtness, Washoe County, NV, Recorder presented the webinar.

TRID is an acronym for the following: Truth in Lending Act, Real Estate Settlement Procedures Act (RESPA), and Integrated Disclosures, which the industry refers to it as "Know Before You Owe."

T. Richardson reported that in the short time TRID has been in effect, its implementation has caused mass confusion. He advised the commission that tough enforcement by the CFPB and increased record keeping requirements under TRID

may made it very difficult for small lenders and settlement agents to remain in business.

Legislation is being drafted in Michigan to charge a \$35 flat fee for all documents recorded in Register of Deeds offices except in charter counties.

IV. ADJOURNMENT.

Moved: M. Stevenson                      Second: C. Meyer  
Motion: to adjourn the commission meeting  
Passed: Unanimously.

The commission meeting was adjourned at 11:20 a.m.

Respectfully submitted:

A handwritten signature in cursive script that reads "Deborah A. Stevens".

Deborah A. Stevens  
Recording Secretary